Amendment to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

CLAIMS

Claim 1 (currently amended): A method of providing to a user a plurality of answer-options to an issue-question relating to personal finance and investment, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a)   identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;

(b)   developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;

(c)   developing and storing in the memory storage device an expert opinion for each issue-question;

(d)   developing and storing in the memory storage device a prudent-investor opinion, said opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, for each issue-question;

(e)   selecting, by the user via the input device, a topic;

(f)   selecting, by the user via the input device, an issue-question directed to the selected topic; and

(g)   providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

Claim 2 (original): A method as recited by claim 1, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

Claim 3 (original): A method as recited by claim 1, wherein said step (b) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

Claim 4 (original): A method as recited by claim 1, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

Claim 5 (original): A method as recited by claim 1, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

Claim 6 (currently amended): A method of providing a plurality of answer-options to an issue-question relating to personal investment and finance, said method comprising the steps of:

    (a)   identifying a plurality of topics relating to personal investment and finance based upon predetermined criteria;

    (b)   developing and recording a plurality of issue-questions directed to each of the identified personal investment and finance topics;

    (c)   developing and recording an expert opinion for each issue-question;

    (d)   developing and recording a prudent-investor opinion, <u>said opinion being from persons having actual, hands-on, practical experience with specific financial</u>

issues, situations and the like, regardless of whether that person is actively and

regularly engaged in investment matters, or maintains an active portfolio of

investment properties, for each issue-question;

(e)   selecting a topic;

(f)   selecting an issue-question directed to the selected topic; and

(g)   communicating a plurality of answer-options to the selected issue-question,

the plurality of answer-options comprising at least one expert opinion and one

prudent-investor opinion and being communicated orally, in writing, or

electronically, said answer-options providing a response that is polycentric and

tailored to the issue-question.

Claim 7 (original): A method as recited by claim 6, wherein said step (a) comprises gathering data

relating to personal finance and investment from a plurality of sources including survey data and

focus group data.

Claim 8 (original): A method as recited by claim 6, wherein said step (b) comprises gathering

data relating to personal investment and finance from a plurality of sources including survey data

and focus group data.

Claim 9 (original): A method as recited by claim 6, wherein said step (c) comprises presenting

each issue-question to an expert.

Claim 10 (original): A method as recited by claim 6, wherein said step (d) comprises presenting

each issue-question to a prudent-investor.

Claim 11 (original): A method as recited by claim 6, wherein said step (g) further comprises broadcasting the plurality of answer-options using a television medium.

Claim 12 (original): A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on videotape.

Claim 13 (original): A method as recited by claim 6, wherein said step (g) further comprises recording the plurality of answer-options on a DVD.

Claim 14 (currently amended): A method of providing to a user a program a polycentric information product concerning personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

> (a)   developing and recording in a database on the memory storage device a first data set containing a plurality of topics relating to personal investment and finance;
>
> (b)   developing and recording in said database a second data set containing a plurality of issue-questions directed to each of said topics;
>
> (c)   developing and recording in said database a third data set containing an expert opinion for each issue-question;
>
> (d)   developing and recording in said database a fourth data set containing a prudent-investor opinion, said opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, for each issue-question;
>
> (e)   selecting from said database, by the user via the input device, a topic;

(f)   selecting from said database, by the user via the input device, an issue-question pertinent to at least one selected topic, said selected topic and issue-question comprising a primary information product;

(g)   modifying said primary information product by imposing thereon a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising at least one expert opinion and one prudent-investor opinion to thereby produce a polycentric information product tailored to said issue-question; and

(h)   communicating to the user via the computer output device said polycentric information product by oral, written or electronic means.

Claim 15 (original):   A method as recited by claim 14, wherein said step (a) comprises gathering data relating to personal finance and investment from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

Claim 16 (original):   A method as recited by claim 14, wherein said step (b) comprises gathering data relating to personal investment and finance from a plurality of sources including survey data and focus group data and storing the gathered data in the memory storage device.

Claim 17 (original):   A method as recited by claim 14, wherein said step (c) comprises presenting each issue-question to an expert and storing the expert's answer in the memory storage device.

Claim 18 (original):   A method as recited by claim 14, wherein said step (d) comprises presenting each issue-question to a prudent-investor and storing the prudent-investor's answer in the memory storage device.

Claim 19 (currently amended): A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion, said prudent-investor opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, on an issue-question and relating to personal investment and finance, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device, and an output device, said method comprising the steps of:

(a)   selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

(b)   constructing an input mask by entering, by the user via the input device, a variable criterion;

(c)   identifying a plurality of issue-questions that satisfy the variable criterion using the input mask;

(d)   identifying a plurality of answer-options to the identified issue-questions; and

(e)   providing to the computer output device the plurality of answer-options, said answer-options providing a response that is polycentric and tailored to said issue-question.

Claim 20 (original): A method as recited by claim 19, wherein said step (b) comprises entering, by the user, information specific to the user including the user's investment preferences and geographic location.

Claim 21 (original): A method as recited by claim 1, wherein a copy-editor evaluates each answer-option for content, and eliminates those answer-options with the same content, such that only answer-options which contain unique opinions are displayed to the user.

Claim 22 (original): A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

Claim 23 (currently amended): A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, said prudent-investor opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, the answer-options, expert opinion, prudent-investor opinion, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

    (a)   selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

    (b)   submitting an issue-question in free-form, by the user via the input device;

    (c)   editing the issue-question for proper grammar and form;

    (d)   constructing a plurality of answer-options to the issue-question, the plurality of answer-options forming a response that is polycentric and tailored to the issue question;

    (e)   loading the answer-options into a database;

(f)   notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available;

(g)   providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.

Claim 24 (original):   A method as recited by claim 1, further including the step of assigning a preference code to each answer-option.

Claim 25 (original):   A method as recited by claim 1, further including the step of asking the user a series of questions, designed to identify the user's preferences, and assigning to the user a preference code.

Claim 26 (original):   A method as recited by claim 1, further including the step of filtering the answer-options to the selected issue-question, to include only those answer-options coded with the user's preference code.

Claim 27 (currently amended):   A method of providing to a user a plurality of answer-options comprised of an expert opinion and a prudent-investor opinion on an issue-question and relating to personal investment and finance, said prudent-investor opinion being from persons having actual, hands-on, practical experience with specific financial issues, situations and the like, regardless of whether that person is actively and regularly engaged in investment matters, or maintains an active portfolio of investment properties, the answer-options, expert opinion, prudent-investor opinion and

issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

(a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

(b) submitting a question in free-form, by the user via the input device;

(c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

(d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising an expert opinion and one prudent-investor opinion and forming a response that is polycentric and tailored to said issue-question.

Claim 28 (original): A method as recited in claim 27 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is the presence of a particular context, the same context that exists within the issue-question.

Claim 29 (original): The method as recited in claim 27 wherein no matched issue-question can be identified, further including the steps of:

(d) constructing a plurality of answer-options to the submitted question;

(e) loading the answer-options into a database;

(f) notifying the user, via an email message, within a predetermined time period, that the plurality of answer-options are available; and

(g) providing a hyperlink, within the email message, to link the user to a web page, from which the user submitted the issue-question, and from which the answer-options can be accessed.

Claim 30 (original): A method of providing to a user a plurality of answer-options to an issue-question relating to personal investment and finance, in a computer having a processor, an input device, a memory storage device and an output device, said method comprising the steps of:

(a) identifying and storing in the memory storage device a plurality of topics relating to personal investment and finance;

(b) developing and storing in the memory storage device a plurality of issue-questions directed to each of the stored topics;

(c) developing and storing in the memory storage device an expert opinion for each issue-question;

(d) selecting, by the user via the input device, a topic;

(e) selecting, by the user via the input device, an issue-question directed to the selected topic; and

(f) providing to the computer output device a plurality of answer-options to the selected issue-question, the plurality of answer-options comprising a plurality of expert opinions that are substantially diverse and collectively produce a polycentric information product tailored to said issue-question.

Claim 31 (original): A method as recited by claim 1, wherein each answer-option is assigned a content code and wherein more than one answer-option has the same content code, only one of the answer-options with the same content code is selected for display to the user.

Claim 32 (original): A method of providing to a user a plurality of answer-options comprised of at least two expert opinions on an issue-question and relating to personal investment and finance, the answer-options, expert opinions, and issue-questions being stored in a memory storage device of a computer having a processor, an input device and an output device, said method comprising the steps of:

    (a) selecting, by the user via the input device, a topic from a list of topics stored in the memory storage device;

    (b) submitting a question in free-form, by the user via the input device;

    (c) attempting to match at least one stored issue-question with the submitted question, using in combination Bayesian inference and information theory; and

    (d) where there is a match, providing to the computer output device a plurality of answer-options to the matched issue-question, the plurality of answer-options comprising at least two expert opinions and forming a response that is polycentric and tailored to said issue-question.

Claim 33 (original): A method as recited in claim 32 wherein the processor matches the free-form question with the issue-question by identifying a cluster of related words within the free-form question and deriving a probability that a reason for the cluster is presence of a particular context, the same context that exists within the issue-question.

Claim 34 (original): The method as recited in claim 32 wherein no matched issue-question can be identified, further including the steps of:

    (h) constructing a plurality of answer-options to the submitted question;

    (i) loading the answer-options into a database;

(j) notifying the user, via an email message, within a predetermined time period,

that the plurality of answer-options are available; and

providing a hyperlink, within the email message, to link the user to a web page, from which the

user submitted the issue-question, and from which the answer-options can be accessed.